

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

EDUARDO CHIPOLLINI
MIRIAM E ALVA
Debtor(s)

Case No. 19-11146-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/25/2019.
- 2) The plan was confirmed on 08/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/04/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,009.00.
- 10) Amount of unsecured claims discharged without full payment: \$67,347.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$79,799.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$79,799.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,300.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,677.61
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,977.61

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALBERT J SCARAFONE JR ESQUIRE	Priority	NA	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	866.30	866.30	25.82	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	2,027.86	2,027.86	60.44	0.00
BANK OF AMERICA	Unsecured	NA	1,863.96	1,863.96	55.55	0.00
CAPITAL ONE	Unsecured	NA	2,590.06	2,590.06	77.20	0.00
CAPITAL ONE BANK	Unsecured	NA	4,629.29	4,629.29	137.97	0.00
CITIZENS BANK	Unsecured	791.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/BOSCOV	Unsecured	1,945.00	NA	NA	0.00	0.00
CONTNENTAL FINANCE COMPANY	Unsecured	866.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	681.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	605.71	605.71	18.05	0.00
DIRECTV, LLC BY AMERICAN INFOS	Unsecured	NA	162.45	162.45	4.84	0.00
DISCOVER FINANCIAL SERVICES LL	Unsecured	143.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	431.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	709.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	27,633.50	823.60	0.00
INTERNAL REVENUE SERVICE	Priority	NA	41,153.94	13,520.44	13,520.44	0.00
LENDMARK FINANCIAL SERVICES LI	Unsecured	NA	4,705.09	4,705.09	140.23	0.00
LENDMARK FINANCIAL SERVICES LI	Unsecured	NA	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES LI	Secured	NA	8,305.09	8,305.09	0.00	0.00
LVNV FUNDING	Unsecured	NA	1,946.24	1,946.24	58.01	0.00
MERRICK BANK	Unsecured	NA	1,506.99	1,506.99	44.91	0.00
MIDLAND FUNDING LLC	Unsecured	390.00	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	NA	277.74	8.28	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	3,191.09	1,164.02	1,164.02	0.00
PENNSYLVANIA DEPT. OF REVENUE	Secured	NA	3,191.09	1,749.33	1,749.33	0.00
PLANET HOME LENDING	Secured	NA	62,822.93	24,333.87	24,333.87	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	716.67	716.67	21.36	0.00
SELENE FINANCE LP	Secured	NA	173,427.44	9,862.19	9,862.19	0.00
SELENE FINANCE LP	Secured	NA	NA	14,096.56	14,096.56	0.00
SYNCB/LOWES	Unsecured	215.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCB/SYNCHRONY HOME	Unsecured	2,147.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	266.27	266.27	7.94	0.00
WELLS FARGO BANK	Unsecured	NA	6,137.64	6,137.64	182.93	0.00
WELLS FARGO BANK	Secured	NA	7,846.32	274.42	17.92	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	3,585.33	1,211.51	36.11	0.00
WELLS FARGO BANK, N.A.	Secured	NA	3,585.33	2,373.82	2,373.82	0.00
WF/FMG	Unsecured	3,585.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$48,292.62	\$48,292.62	\$0.00
Debt Secured by Vehicle	\$8,579.51	\$17.92	\$0.00
All Other Secured	\$4,123.15	\$4,123.15	\$0.00
TOTAL SECURED:	\$60,995.28	\$52,433.69	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$14,684.46	\$14,684.46	\$0.00
TOTAL PRIORITY:	\$14,684.46	\$14,684.46	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,147.28	\$1,703.24	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,977.61</u>
Disbursements to Creditors	<u>\$68,821.39</u>
TOTAL DISBURSEMENTS :	<u>\$79,799.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.